B3

9. (Amended) The system of claim 7, said validation database further storing information for registering the user with the remote service provider.

REMARKS

Claims 1-7 and 9-15 are pending in this application. By this Amendment, claims 1, 7 and 9 are amended. Reconsideration and allowance in view of the foregoing amendments and following remarks are respectfully requested. Claim 9 is amended to cure minor deficiencies.

I.   THE CLAIMS DEFINE PATENTABLE SUBJECT MATTER

A.   The Rejection of Claims 1-4, 6, 7 and 9-15

The Office Action rejects claims 1-4, 6, 7 and 9-15 under 35 U.S.C. §102(e) as being clearly anticipated by U.S. Patent No. 6,023,698 to Lavey et al. (hereinafter "Lavey"). The rejection is respectfully traversed as it pertains to the amended claims.

Amended claim 1 recites a method for accessing one of a plurality of remote service providers across a network via a single login to a host service provider, each of the plurality of remote service providers being accessible through the host service provider and each of the plurality of remote service providers having separate login procedures requiring data, the method comprising the steps of the host service provider receiving the single login from a user, the host service provider having a universal session manager; the universal session manager retrieving data from a validation database based on the single login to the host service provider, wherein the data is effective for accessing a selected one of the plurality of remote service providers, and wherein the data is based at least in part on the single login; the universal session manager transmitting said data to the remote service provider; and the host service provider directing the user to the remote service provider.

The teachings of Lavey are substantially different then the present invention. Further, the claims of the present application have been amended to further emphasize these differences.

Lavey is directed to a system and method for retrieving information from an online database. Lavey describes in the Abstract that a client computer includes a client memory that stores client application instructions and a client processor connected to the client processor. The client application instructions include a set of dynamic link libraries of code and information for each of a plurality of Internet service providers. The client processor is responsive to the client application instructions by establishing a connection with the server computer over the Internet through a selected Internet service provider and by sending tokens to the server computer.

Lavey describes in column 1, lines 14-36, that with the multitude of Internet service providers (ISPs) available to a user, it is difficult to create an Internet hybrid application (a client/server application that accesses information located on the Internet, or an IP-based computer network) that allows convenient and transparent access to data that is located at an Internet web site through *any one of the multitude of ISPs* so that data used by the application can be updated or augmented. Previously, this difficulty has been overcome by one of two approaches, Lavey explains. First, update data for an application has been hosted at a selected service provider site and has been offered to subscribers of that particular Internet service. The hybrid application using the update data is then designed to interface with only that specific service provider. This approach has the drawback that users of the application are forced to be subscribers of the specific Internet service, thus limiting the number of users for which the application is suitable. Lavey describes that other approaches also have drawbacks.

Lavey further describes in column 1, lines 59-67, that the Lavey invention provides a

client/server application interface that allows programmers to easily create applications that

allow users to use their preferred Internet service provider for obtaining a convenient seamless

connection to the Internet for communication with an online site. Lavey teaches that the access

methods provided to the application programmer are consistent for each supported Internet

service provider, and allow for immediate expansion to include new service providers at any

time.

Accordingly, it should be appreciated that Lavey is directed to the problem of using

different Internet service providers. This problem addressed by Lavey and the teachings set forth

in Lavey are substantially different than the present claimed invention. For example, the

specification of the present invention relates to a method that provides customers of a host

provider with a seamless experience, allowing them to access remote network services, which

typically require their own id, password, and session management application, via a single login

to the host provider, as described on page 1, lines 5-8.

The present specification further describes on page 1 that, for example, an internet

banking site may wish to provide their customers with a full range of banking services, e.g.,

opening and maintaining a checking account, applying for a credit card or loan, paying bills, or

accessing brokerage or financial planning services. Each of these internet banking services is

typically provided by a stand alone, independent server that requires the user to enter a unique id

and password. Therefore, when a customer wishes to utilize a banking service that is provided

by a remote server, after the internet banking host server redirects the customer to the remote

service provider, the customer must enter a new id and password specific to that service. Given

the broad range of services that an internet bank may wish to provide, this places the burden of

remembering and entering multiple user ids and passwords on the internet banking customer. The present invention is directed to this illustrative problem, which is different than the teachings of Lavey. Further, the claims have been amended to emphasize the distinctions between the present invention and the teachings of Lavey.

To explain further, Lavey teaches in column 2, lines 33-55, that the Lavey invention provides a method for accessing online information. Lavey describes that token handler instructions are stored in a server memory of a server computer connected to the Internet, while client application instructions used to create, transmit, and receive tokens are stored in a client memory at a client computer. The client application instructions include a set of dynamic link libraries of code and information for each of a plurality of Internet service providers. Lavey teaches that an Internet service provider is selected *from the plurality of Internet service providers* and a connection with the server computer is established over the Internet through the selected Internet service provider. The connection through the selected Internet service provider is based on a set of dynamic link libraries of code and information for the selected Internet service provider. Lavey teaches that a token is sent to the server computer over the Internet and received at the server computer. The server computer then processes the token based on the token handler instructions stored in the server memory. The token sent to the server computer contains data relating to user registration information, user identification information, object request information, and/or actions to be executed by the server.

Lavey further describes aspects of the Lavey invention in column 5, lines 35-57. Lavey teaches that client computer 30 (as is shown in Fig. 2B, for example) is connected to Internet 37 through Internet service provider 36, such as by a modem. Server system 40 is also connected to Internet 37 in a well-known manner. Lavey teaches that the server system 40 can be an internet

protocol (IP) based computer network or a server site. In either case, server system 40 includes a processor 41 connected in a well-known manner to a memory 42 and to a database 43. Memory 42 stores instructions, such as scripts, and information that together provide token handlers for tokens received from Internet 37. Lavey describes that processor 41 uses the instructions and information stored in memory 42 to operate on received tokens in accordance with the appropriate token handler. For example, when an object request token is received and validated by the appropriate token handlers, processor 41 accesses database 43 in a well-known manner for retrieving the requested objected.

Lavey fails to teach the features of claim 1, which is directed to accessing one of a plurality of remote service providers across a network via a single login to a host service provider, each of the plurality of remote service providers being accessible through the host service provider and each of the plurality of remote service providers having separate login procedures requiring data. That is, Lavey fails to teach the features of claim 1 including the claimed host service provider, the universal session manager, the validation database, the remote service providers, as well as the interrelationship between such claimed components.

In particular, for example, Lavey does not teach or suggest the feature of the host service provider having a universal session manager; the universal session manager retrieving data from a validation database based on the single login to the host service provider, wherein the data is effective for accessing a selected one of the plurality of remote service providers, and wherein the data is based at least in part on the single login.

Lavey fails to teach or suggest the features of the claimed invention. Instead, for example, Lavey teaches that token handler instructions are stored in a server memory of a server computer connected to the Internet, while client application instructions used to create, transmit,

and receive tokens are stored in a client memory at a client computer. Lavey, in contrast to the invention, teaches that an Internet service provider is selected *from the plurality of Internet service providers* and a connection with the server computer is established over the Internet through the selected Internet service provider using tokens.

In paragraph 3, the Office Action asserts that as to claims 2 and 10, Lavey discloses that a trusted service module acts as an intermediary between the host service provider and the trusted service provider (i.e., helping to select an appropriate ISP, see fig. 4, col. 6 line 24 to col. 7 line 67 and col. 7 line 23 to col. 9 line 49). However, the manner in which the teachings of Lavey are applied are not understood. That is, it is respectfully requested that the Examiner clarify the specific teachings of Lavey that are used in the rejection, i.e., so as to assertedly teach the "trusted service module" and the "trusted service provider."

For at least the above reasons, Applicant respectfully submits that independent claim 1 defines patentable subject matter. Further, Applicant submits that independent claim 7 defines patentable subject matter for reasons similar to those discussed above with respect to claim 1.

Claims 2- 4, 6 and 9-15 variously depend from the independent claims and therefore also define patentable subject for the reasons set forth above with respect to the independent claims, as well as for the additional features such dependent claims recite. Reconsideration and withdrawal of the rejection under 35 U.S.C. 102 is respectfully requested.

B.   The Rejection of Claim 5

In the Office Action, claim 5 is rejected under 35 U.S.C. § 103(a) over Lavey. This rejection is respectfully traversed as the rejection pertains to amended claim 1.

The Office Action asserts that Lavey does not specifically disclose a cookie, but that using a cookie to identify users in a Web server is generally well known in the art. The Office

Action asserts that it would have been obvious if not inherent to one of ordinary skill in the art at the time the invention was made to implement a cookie in Lavey's computer system to control users' account information.

It is respectfully asserted that even if it were obvious to somehow use a cookie in the Lavey system, such use would fall far short of curing the deficiencies of the teachings of Lavey vis-à-vis claim 1, as is discussed above. Accordingly, the teachings of Lavey with or without use of a cookie fails to teach or suggest the features of claim 1.

Accordingly, for at least the above reasons, Applicant respectfully submits that independent claim 1 defines patentable subject matter. Claim 5 depends from independent claim 1 and therefore also defines patentable subject matter for the reasons set forth above with respect to claim 1, as well as for the additional features claim 5 recites. Reconsideration and withdrawal of the rejection under 35 U.S.C. 103 is respectfully requested.
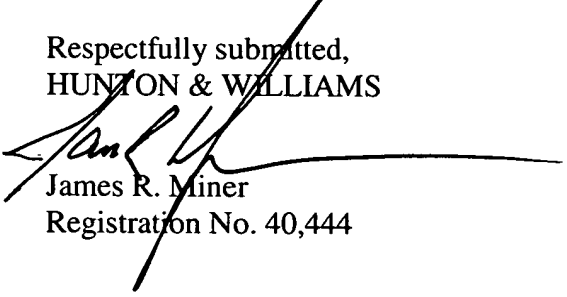
II.   CONCLUSION

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited.

For any fees due in connection with filing this Response the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Should the Examiner believe anything further is desirable in order to place the

application in even better condition for allowance, the Examiner is invited to contact Applicant's

undersigned representative at the telephone number listed below.

Respectfully submitted,
HUNTON & WILLIAMS

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Registration No. 40,444

Attachment:
    Appendix

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Dated: July 25, 2002

APPENDIX

1.   (Twice amended) A method for accessing **one of a plurality of** remote service ~~provider~~**providers** across a network **via a single login to a host service provider, each of the plurality of remote service providers being accessible** through a**the** host service provider **and each of the plurality of remote service providers having separate login procedures requiring data**, the method comprising the steps of:

        the host service provider receiving ~~a username and password~~**the single login** from a user ~~at~~**,** the host ~~server~~**service provider having a universal session manager**;

        the universal session manager retrieving data from a validation database **based on the single login to the host service provider**, wherein the data is effective for accessing a **selected** **one of the plurality of** remote service ~~provider~~**providers,** and **wherein the data** is based at least in part on the ~~received username and password~~**single login**;

        the universal session manager transmitting said data to the remote service provider; and

        the host service provider directing the user to the remote service provider.

7. (Twice amended) A system for accessing **one of a plurality of** remote service ~~provider~~**providers** via a single login to a host service provider,**each of the plurality of remote service providers being accessible through the host service provider and each of the plurality of remote service providers having separate login procedures requiring data, the system** comprising:

        a user system having a network data acquisition module;

        a **plurality of** remote service ~~provider~~**providers**;

a host service provider for receiving the single login and directing the user to the remote, the host service provider having a universal session manager;

the universal session manager receiving data from a validation database based on the single login to the host service provider; a, the universal session manager for receiving a user's ID and password and passing the data, which is required for access to said the remote service provider, to the remote service provider; and

a the validation database for storing information the data for accessing the remote service provider, the universal session manager communicating with the validation database to obtain the data; and

wherein the host service provider directs the user to the selected one of the plurality of remote service providers using the data.

9. (Amended) The system of claim 8,7, said validation database further storing information for registering the user with the remote services service provider.

*** END OF APPENDIX ***